

meet the DOT test by being marked with the appropriate notation are subject to tax. Tires that are not marked cannot be used on the highway.

I encourage my colleagues to join us in supporting this legislation.

**EXEMPTING PRESCRIPTION DRUGS
AND MEDICAL SUPPLIES DIS-
PENSED BY THE DEPARTMENT
OF VETERANS AFFAIRS FROM
INTEREST CHARGES AND ADMIN-
ISTRATIVE COSTS**

HON. PATSY T. MINK

OF HAWAII

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 6, 2001

Ms. MINK. Mr. Speaker, I rise to introduce a bill that exempts prescription drugs and medical supplies that are dispensed by the Department of Veterans Affairs from DVA's interest charge and administrative cost charge.

Under current law, the Department of Veterans Affairs charges interest and administrative costs for any indebtedness resulting from the provision of services and benefits to Veterans.

The interest rate, set by the Department of the Treasury, is 6 percent. The Department of Veterans Affairs has set the administrative rate at 50 cents per month. Veterans should not have to pay this interest charge or administrative collection cost. They should be responsible for the co-payment amount only.

**INTRODUCTION OF THE COMMU-
NITY REINVESTMENT MOD-
ERNIZATION ACT OF 2001**

HON. THOMAS M. BARRETT

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 6, 2001

Mr. BARRETT of Wisconsin. Mr. Speaker, I am pleased to reintroduce today, in partnership with my colleague, Rep. LUIS GUTIERREZ, the Community Reinvestment Modernization Act of 2001, a very strong piece of legislation to modernize our fair lending laws to keep pace with the times. We first introduced this legislation during the last session of Congress in July of 2000.

There are a lot of people who have worked very hard to bring us to this point today and I'd like to say a special word of thanks to the National Community Reinvestment Coalition. In particular, John Taylor and Josh Silver have been instrumental from day one in drafting this legislation.

This bill is absolutely critical to helping creditworthy Americans gain access to credit and banking services. Since 1977, CRA has encouraged banks and thrifts to commit more than \$1 trillion in private reinvestment dollars for mortgages, small business loans and community development loans for traditionally underserved communities. In the Milwaukee area alone, CRA has channeled over \$200 million in lending to low- and moderate-income citizens and neighborhoods.

The timing for CRA is crucial. CRA will become less effective if it is not updated to keep pace with the rapid changes that are occurring in the financial services marketplace as a re-

sult of the Gramm-Leach-Bliley Financial modernization Act of 1999. The Community Reinvestment Modernization Act of 2001 will ensure that the hundreds of thousands of Americans, most often minorities and the working poor, will continue to have access to capital and credit.

The bill is endorsed by the National Community Reinvestment Coalition, the U.S. Conference of Mayors, the National League of Cities, and the Association of Community Organizations for Reform NOW (ACORN).

In my hometown of Milwaukee, it is supported by the Mayor of Milwaukee, the Fair Lending Coalition, Interfaith Conference of Greater Milwaukee, Hope Offered through Shared Ecumenical Action (HOSEA), the Local Initiatives Support Corporation (LISC), the Neighborhood Housing Services of Greater Milwaukee, Milwaukee Innercity Congregations Allied for Hope (MICAH), the Metropolitan Milwaukee Fair Housing Council, the National Association for the Advancement of Colored People (NAACP), Select Milwaukee and the Legacy Bank.

So many people and institutions support this bill because CRA is not only the right thing to do, it is the profitable thing to do. According to a Federal Reserve Board report issued in July of 2000, 91% of home lending and 82% of small business lending under CRA is profitable. This is comparable to any other type of lending.

The bill we are reintroducing today will update CRA to match the increased market powers the Financial Modernization Act creates. It will make banks accountable again by updating CRA to cover all loans and lenders. This not only includes mortgage companies, but also insurance companies, investment firms and other affiliates of banks that will increasingly be offering loans and basic banking products in the new financial world.

In addition to extending CRA to all loans and lenders, the CRA Modernization Act of 2000 would: (1) Make insurance more available, affordable and accessible to minorities and low-income citizens; (2) improve data collection for small business and farm loans; (3) require a notice and public comment period for mergers between banks, insurance and investment companies; (4) require that HMDA data also include information on loan pricing and terms, including interest rates, discount points, origination fees, financing of lump sum insurance payment premiums, balloon payments, and prepayment penalties; (5) prohibit insurance companies that violate fair housing court consent decrees from affiliating with banks; and (6) penalize a financial institution and its affiliates through reduced CRA ratings if the institutions have engaged in predatory lending.

CRA is paramount to continuing the progress this country has made towards eradicating discrimination in the financial services marketplace. And it is imperative that we modernize this important law now. The bottom line is that CRA is good for business. It not only levels the playing field to make sure that all creditworthy Americans have access to capital and credit, it makes good business sense.

We hope you and all of our colleagues in the House will consider supporting the Community Reinvestment Modernization Act of 2001.

IN SPECIAL RECOGNITION OF THE
100TH ANNIVERSARY OF THE
ZION EVANGELICAL LUTHERAN
CHURCH, HURON, OHIO

HON. PAUL E. GILLMOR

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 6, 2001

Mr. GILLMOR. Mr. Speaker, for the past 100 years, the Zion Evangelical Lutheran Church in Huron, Ohio has served as a beacon of hope, strength and prosperity for Ohio's Fifth Congressional District. Today the church celebrates its centennial and I want to recognize its contribution to Huron and all of Ohio.

What began as an idea of forming a congregation in 1901 in Huron, has become a century-long dedication to faith and family. The church has served as a place for friends, neighbors, colleagues and coworkers to come together to form a close-knit family. They all share a common bond centered around their dedication to their church. The importance of family values and family worship is of profound importance to the people of Huron, and they are proud of their church, their religious beliefs and their heritage.

First established as a parish early 1901, Pastor August H. Dornbrier held the first service in a little white German Reformed church that was rented then later purchased. Since then, the church and its congregation have had a vibrant history. The congregation has grown dramatically to more than 270 members from its early days when 42 people attended the first service. The congregation has had three homes where many of the rich German traditions have been upheld.

Located on the shores of Lake Erie, the church represents all that is good in our communities—grace, elegance and commitment. We, in Ohio's Fifth Congressional District, are blessed to have such centerpieces in our communities. The strength of these communities relies upon the strength of our faith. The Ohio state motto, "With God all things are possible," truly embodies this concept.

One-hundred years after its founding, the Zion Evangelical Lutheran Church in Huron, proudly celebrates its history—a story that is a testament to the congregation's enduring faith and extraordinary commitment to God and community. Huron is a much stronger community because of the work of the church and its members. I congratulate the congregation's perseverance and I am confident the church will be just as strong during its next 100 years of service.

TRIBUTE TO JOHN RUIZ, THE
FIRST HISPANIC HEAVYWEIGHT
CHAMPION

HON. JOE BACA

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 6, 2001

Mr. BACA. Mr. Speaker, it is with great pride that I rise to salute John Ruiz, who with his victory this past weekend, becomes the first Hispanic heavyweight boxing champion.

The victory will be an inspiration to all Hispanic youth, and indeed to all Americans, that if you work hard, if you have tenacity, and persistence, and vision, there is nothing you cannot achieve. That is the American dream. The

hope that some day, greatness will rise up in all of us. In the past several decades, several notable Hispanics have fought for the world heavyweight title, and despite their valor, have not achieved it; when one reviews the list, one sees how great this achievement is:

1923—Luis “The Wild Bull of the Pampas” Firpo vs. Jack Dempsey
 1968—Manuel Ramos vs. Joe Frazier
 1968—Oscar Bonevena vs. Joe Frazier
 1973—Joe “King” Roman vs. George Foreman
 1977—Alfredo Evangelista vs. Muhammad Ali
 1978—Alfredo Evangelista vs. Larry Holmes
 1979—Ossie Ocasio vs. Larry Holmes
 1983—Lucien Rodriguez vs. Larry Holmes

John’s win has special personal significance for me. As a former ball-player, both in school and semi-professionally, I recognize the special labors of our athletes, and the inspiration that athletics can play in our lives, particularly to minority youngsters. Athletics can be a motivating factor, something that gives us a sense of identity, something to work for. Athletics ultimately caused me to finish school, serve my country in the military, go to college, and become a community college trustee, Assembly Member, State Senator, and Member of Congress. It was not always easy, but I had role models, and I am pleased that John is a role model for today’s youth.

I would hope that Hispanic youth, indeed, all the youth of America, look at the achievement of John Ruiz and see they can reach equally great heights, whether it is in athletics, academics, or the world of business, science, public service, or the arts. America’s youth need to know that we believe in them, and they should believe in themselves. Because God gives us all talents.

In the short run, there is nothing so sweet as a victory, and nothing so stinging as a defeat. But what is ultimately important is good sportsmanship, good conduct, playing a worthy game, facing a worthy adversary. Living to fight another day. In that sense, both John Ruiz and Evander Holyfield are to be saluted and honored, for they fought with their hearts, they fought with their souls, they gave American an exhilarating match, one that demonstrated athletic artistry and great courage under fire. And they should raise their hands, together, in a clasp of goodwill, knowing they have fought the good fight, the noble fight. Their bruises will heal, but they will always share a brotherhood of having met in the ring, where champions are made, and courage tested.

I am sure that John’s community, where he got his start boxing, is very proud of his achievement. John’s hometown, Chelsea, has one of the largest Hispanic populations in Greater Boston. It has been a Mecca for some of the all-time boxing greats. I would also like to salute John’s family, his wife Sahara and their children John and Jocelyn on this achievement. And so I say, congratulations, God Bless.

PRINTING OF A REVISED EDITION OF “BLACK AMERICANS IN CONGRESS, 1870–1989”

SPEECH OF

HON. JOSEPH CROWLEY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, February 28, 2001

Mr. CROWLEY. Mr. Speaker, today I rise in support of Authorizing the printing of a revised and updated version of the House document “Black Americans in Congress.”

I think it only seems fitting to pay tribute to the African American men and women who served in these hallowed halls. African Americans have a long history of serving in this great institution. For many years, they were not welcomed by all of their colleagues. Still these men and women persevered and paved the way for all of us serving in Congress today.

I am proud to stand here with nearly 50 of my colleagues in support of this bipartisan piece of legislation.

As a young man, I can remember admiring the work of Shirley Chisholm, the first African American woman elected to serve in the United States Congress from my home state of New York. Former Congresswoman Chisholm was first elected into office in 1968, as a representative for the 12th Congressional District of New York and served for 15 years until she retired in 1983.

She was a great advocate for education, day care and providing other resources to improve the quality of life in inner cities. She also fought to decrease defense spending and to end the military draft. I believe that Ms. Chisholm’s legacy is one that should always be remembered, honored and cherished along with many others. That is why this publication is so very important.

Since its last publication, an additional 40 distinguished African Americans have served in either the House or Senate. Moreover, many of the biographies of several senior members of the House have grown outdated and I believe that the time has come to revise and reprint this important historical work.

This legislation would allow the Library of Congress to revise the current volume under the direction of the Committee on House Administration. In addition, the bill would allow for the copying, binding and distribution of the book to Members in both the House and Senate.

Mr. Speaker, this next edition of “Black Americans in Congress” will undoubtedly be a great resource and a treasured addition to every member of the House and the Senate, as well as the Library of Congress and libraries throughout this country.

I urge my colleagues to join in support of this concurrent resolution.

PERMANENT HOUSING HOMELESS PREVENTION GRANT RENEWAL ACT

HON. JOHN J. LaFALCE

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 6, 2001

Mr. LaFALCE. Mr. Speaker, today, along with Representatives WELLER, FRANK, QUINN,

SABO, BIGGERT, and LEE, I will be introducing the “Permanent Housing Homeless Prevention Grant Renewal Act.”

This bi-partisan legislation authorizes renewal of expiring Shelter Plus Care and SHP permanent housing rental assistance grants through the HUD Section 8 Housing Certificate Fund. Currently, some 75,000 vulnerable families, including veterans, disabled, mentally ill, and other families at risk of homelessness, receive monthly rental assistance under these two important McKinney-Vento Act homeless programs.

The legislation is supported by a broad group of national and regional organizations which fight homelessness, including Catholic Charities, the National Alliance to End Homelessness, the Corporation for Supportive Housing, and the National Alliance for the Mentally Ill. These groups have jointly written “to offer our support and assistance in moving this important legislation forward,” and noted that “This bill will have the effect of providing new housing to more homeless people with disabilities, as well as preventing catastrophic losses of housing for some of the most vulnerable Americans.”

Renewing Shelter Plus Care and SHP permanent housing through Section 8 is a solution to the annual uncertainty over renewals. Currently, when the initial term of a Shelter Plus Care or SHP permanent grant expires, a grantee must re-apply each year for continued assistance. If a grant is not renewed, the families which are receiving rental assistance under the grant face the risk of eviction and homelessness.

This is not an idle risk. Just fourteen months ago, HUD failed to renew rental assistance grants for thousands of families nationwide. It took an emergency supplemental appropriations bill in July of last year to reinstate funding for these grants. In the interim, many communities were forced to scramble for funds to cover the gap; many families confronted the very real risk that they would lose their monthly rental assistance.

Last year, the House devised a permanent solution to this problem, as part of the House VA–HUD appropriations bill. That bill funded all renewals of expiring Shelter Plus Care grants through the HUD Section 8 Housing Certificate Fund. This approach would provide a reliable source of renewal funding. Unfortunately, the Senate did not go along with this approach, and the final conference report, while providing a separate account for renewals, does not provide a reliable, long-term funding source. The best approach was and still is renewal of all expiring Shelter Plus Care and SHP permanent housing grants through the HUD Section 8 Certificate Fund. That approach is embodied in the “Permanent Housing Homeless Prevention Grant Renewal Act,” which we are introducing today.

Moreover, this approach is justified on broad policy grounds. Congress routinely renews portable and project-based Section 8 rental assistance; only the most vulnerable families most at risk of homelessness face the annual risk of non-renewal.

Funding these renewals through Section 8 also means that critically needed new permanent and supportive housing proposals will not have to compete with renewals for scarce resources. And, providing a reliable source of renewals after the initial grant term will make it easier for project sponsors to build permanent housing.